

**304.17A-098 Rewards or incentives to participate in voluntary wellness or health improvement program.**

- (1) An insurer issuing a group or individual health benefit plan may offer a voluntary wellness or health improvement program that allows for rewards or incentives to encourage participation or to reward members for participation, including but not limited to:
  - (a) Merchandise;
  - (b) Gift cards;
  - (c) Debit cards;
  - (d) Premium discounts or rebates;
  - (e) Contributions toward a member's health savings account;
  - (f) Modification to copayment, deductible, or coinsurance amounts; or
  - (g) Any combination of the incentives authorized by paragraphs (a) to (f) of this subsection.
- (2) Any reward or incentive established under this section shall not be deemed an inappropriate inducement to obtain or retain insurance, in violation of KRS 304.12-090 and 304.12-110, if disclosed in the policy or certificate of coverage.
- (3) The health plan member may be required to provide verification, such as a statement from his or her physician, that a medical condition makes it unreasonably difficult or medically inadvisable for the member to participate in the wellness or health improvement program.
- (4) Nothing in this section shall prohibit an insurer from offering incentives or rewards to members for adherence to a voluntary wellness or health improvement program, if otherwise allowed by state or federal law.

**Effective:** June 8, 2011

**History:** Created 2011 Ky. Acts ch. 93, sec. 1, effective June 8, 2011.